

**Study  
Note  
2011-01**

---

**Updating ARI Educational Benefits Usage  
Database for Army Regular, Reserve, and  
Guard: 2009-2010**

**Winnie Young**

Human Resources Research Organization



**United States Army Research Institute  
for the Behavioral and Social Sciences**

**May 2011**

Approved for public release; distribution is unlimited.

**U.S. Army Research Institute  
for the Behavioral and Social Sciences**

**Department of the Army  
Deputy Chief of Staff, G1**

**Authorized and approved for distribution:**



**MICHELLE SAMS, Ph.D.  
Director**

---

Research accomplished under contract  
for the Department of the Army

Human Resources Research Organization

Technical review by

Irwin Jose, U.S. Army Research Institute

**NOTICES**

**DISTRIBUTION:** Please address correspondence concerning distribution of reports to:  
U.S. Army Research Institute for the Behavioral and Social Sciences, Attn: DAPE-ARI-  
ZXM, 2511 Jefferson Davis Highway, Arlington, Virginia 22202-3926.

**FINAL DISPOSITION:** Please do not return it to the U.S. Army Research Institute for  
the Behavioral and Social Sciences.

**NOTE:** The findings in this Study Note are not to be construed as an official  
Department of the Army position, unless so designated by other authorized documents.

## REPORT DOCUMENTATION PAGE

1. REPORT DATE (dd-mm-yy) May 2011			2. REPORT TYPE Final			3. DATES COVERED (from. . . to) January 2010-January 2011		
4. TITLE AND SUBTITLE Updating ARI Educational Benefits Usage Database for Army Regular, Reserve, and Guard: 2009-2010						5a. CONTRACT OR GRANT NUMBER W91WAW-09-D-0013/DO 0005		
						5b. PROGRAM ELEMENT NUMBER 665803		
6. AUTHOR(S) Winnie Young (Consultant, Human Resources Research Organization)						5c. PROJECT NUMBER D730		
						5d. TASK NUMBER		
						5e. WORK UNIT NUMBER 329		
7. PERFORMING ORGANIZATION NAME(S) AND ADDRESS(ES)  Human Resources Research Organization 66 Canal Center Plaza, Suite 700 Alexandria, Virginia 22314						8. PERFORMING ORGANIZATION REPORT NUMBER Final Report FR-11-02		
9. SPONSORING/MONITORING AGENCY NAME(S) AND ADDRESS(ES) U.S. Army Research Institute for the Behavioral and Social Sciences ATTN: DAPE-ARI-RS 2511 Jefferson Davis Highway Arlington, VA 22202-3926						10. MONITOR ACRONYM ARI		
						11. MONITOR REPORT NUMBER Study Note 2011-01		
12. DISTRIBUTION/AVAILABILITY STATEMENT Approved for public release; distribution is unlimited.								
13. SUPPLEMENTARY NOTES Contracting Officer's Representative and Subject Matter POC: Dr. Peter Greenston.								
14. ABSTRACT ( <i>Maximum 200 words</i> ): This report describes the updating of ARI's educational benefits usage database with Montgomery GI Bill and Army College Fund data for Army Regular, Reserve, and Guard components over the 2009 and 2010 period. For the Regular component, the report includes tabulations of program participation and benefit usage, type of educational program entered, and time between separation and start of education benefits. For Reserve and Guard components, the report includes tabulations by benefit eligibility status, VA training time type, and type of educational program entered. The tabulations are presented by entry cohort, going back to the 1985 entry cohort for all three components.								
15. SUBJECT TERMS Montgomery GI Bill; Army College Fund; military education benefits: program participation and usage;								
SECURITY CLASSIFICATION OF						19. LIMITATION OF ABSTRACT  Unlimited	20. NUMBER OF PAGES  51	21. RESPONSIBLE PERSON Ellen Kinzer Technical Publication Specialist (703) 545-4225
16. REPORT Unclassified	17. ABSTRACT Unclassified	18. THIS PAGE Unclassified						



**Study Note 2011-01**

**Updating ARI Educational Benefits Usage Database for Army  
Regular, Reserve, and Guard: 2009-2010**

**Winnie Young**  
Human Resources Research Organization

**Personnel Assessment Research Unit**  
**Michel G. Rumsey, Chief**

**U.S. Army Research Institute for the Behavioral and Social Sciences**  
**2511 Jefferson Davis Highway, Arlington, Virginia 22202-3926**

**May 2010**

---

**Army Project Number**  
**655803D730**

**Personnel and Training**  
**Analysis Activities**

Approved for public release; distribution is unlimited.



# UPDATING ARI EDUCATIONAL BENEFITS USAGE DATABASE FOR ARMY REGULAR, RESERVE, AND GUARD: 2009-2010

## CONTENTS

---

	Page
Introduction .....	1
Army College Fund Database.....	1
Montgomery G.I. Bill Database.....	2
Tabulations and Documentation .....	3
 APPENDIX A MGIB FY09/10 UPDATES Regular Army.....	 A-1
APPENDIX B MGIB FY09/10 UPDATES Army Reserve .....	B-1
APPENDIX C MGIB FY09/10 UPDATES National Guard.....	C-1





# **Updating ARI Educational Benefits Usage Database for Army Regular, Reserve, and Guard: 2009-2010**

## **Introduction**

This report describes the work done for the US Army Research Institute for the Behavioral and Social Sciences (ARI) under Delivery Order #5 of the Contract for Manpower, Personnel, Leader Development, and Training (COMPLETRS II), titled “Updating Databases for Modeling Army College Fund (ACF) and Montgomery GI Bill (MGIB) Usage: 2009-2010.”

The provision of educational benefits is an important and expensive program designed to aid recruiting and to address larger social goals. Accordingly, ARI collects and tabulates program participation and benefit usage data and provides it to Army G-1 (Deputy Chief of Staff for Personnel) to support its reporting to Congress and to the U.S. Army Accessions Command (USAAC). The ARI educational benefits usage database pulls source data from Army personnel records, the Defense Manpower Data Center (DMDC), and the Veterans Administration (VA). Program participation and benefit usage rates are calculated by accession cohort for Army College Fund and Montgomery GI Bill programs.

Two databases were updated, analyzed, and archived in this effort. The ACF database contains individual level data on Soldiers who enlisted between fiscal years 1981 and 1986; the MGIB database contains individual level data on Soldiers who enlisted after 1 July 1985 and enrolled in the Montgomery GI Bill program.

## **Army College Fund Database**

The ACF/Chapter 32 database has been updated on an annual basis from 1986 to 2002. The database was created originally using the Army Accessions data files from the U.S. Military Entrance Processing Command (MEPCOM). The database was divided into three separate cohorts: the FY81/82 accessions cohort, the FY83/84 accessions cohort, and the FY85/86 accessions cohort. The data for each cohort have been updated annually using the latest information on benefits usage from VA Chapter 32 data. At each update, critical information was first extracted from the data source and then merged into each of the three cohort files. A different set of variable names by time period and cohort was used for each update to support longitudinal analyses.

At the end of each fiscal year, DMDC provides ARI with a “de-identified” copy of the VA Chapter 32 data for selected record types. Nearly 3.9 million records were received on the FY08 VA benefit usage data file. These records contain information on benefit usage, date and amount of contribution, education level and objective, and related facility and training information.

The FY09 VA Chapter 32 data file from DMDC contained a total of 3,836,727 records. This file was copied and archived onto CD-ROM after processing and verification of data records was completed. Unlike previous updates from 1986 to 2002 where the ACF FY81/82, FY83/84, and the FY85/86 accessions cohort were updated using the most recent VA Chapter 32

data, the FY09 Chapter 32 data, along with similar data from FY03 through FY08 are archived to facilitate future updates when there is such a need.

### **Montgomery G.I. Bill Database**

The Montgomery GI Bill (MGIB) database was started in 1991 and was originally updated on an annual basis. Since March 1993, ARI has received update tapes from DMDC on a quarterly basis. This allowed the analysis of MGIB usage on a quarterly basis.

Around the fall of 1999, DMDC began to convert the existing legacy system into the Defense Enrollment Eligibility Reporting System (DEERS). Consequently, no MGIB data were available from DMDC until April 2002. The first quarterly data containing Regular Army records received from DMDC after the conversion was as of September 2001, with a new record layout, data dictionary, and more variables than previously provided on the quarterly files. With the help of the DMDC staff familiar with the database, we were able to identify the variables needed for analysis. In April 2002 we also began receiving quarterly data files for the Army Reserve and National Guard.

Six quarterly MGIB data files were processed for this contract: June 2009, September 2009, December 2009, March 2010, June 2010, and September 2010. Upon the processing of each quarterly “de-identified” data set, three sets of tabulations were created, one for the Regular Army, one for the Army Reserve and one for National Guard. For this contract, only three quarterly MGIB data files were designated to be used to produce the tables: September 2009, March 2010, and September 2010. The remaining three MGIB quarterly files that were not used for reporting were archived to CD.

While creating the March 2010 tabulations, we discovered a problem with the MGIB Chapter 1606 (Reserve and Guard) data. There was a dramatic increase in cases where the VA Training Time Type Code (byte 55) and VA Training Category Code (byte 54) were coded as unknown. Overall, an alarming 94% of the cases had a value of "Z" for “Unknown”. We checked the March 2009, June 2009, September 2009 and December 2009 Ch1606 quarterly data files for similar unknown cases for these two variables and found that the ratio of these cases remained constant at about 81% across all these earlier files. This situation was reported to DMDC. Further inspection of these data indicated that the VA has erroneously updated the replication table with unknown values in these two variables. Unfortunately, due to limited resources at the VA, this problem was not corrected in time for this reporting period. Only Table 3 for the Reserve and National Guard tabulation was affected by this problem starting with March 2010. The tabulations for Army Regular component remain unchanged.

For the Regular component, the report includes tabulations of program participation and benefit usage, type of educational program entered, and time between separation and start of education benefits. For Reserve and Guard components, the report includes tabulations by benefit eligibility status, VA training time, and type of educational program entered. The tabulations are presented by entry cohort, going back to the 1985 entry cohort for all three components. Benefit usage numbers (Table 2, Appendix) and rates (Table 3) for recent cohorts in the Regular component are small / low as would be expected for this type of program. As cohorts age and members leave

the Service, usage rates pick up. A sense of steady state usage rates can be inferred from the older cohorts. As of December 2010, 12 additional quarterly files were processed and available for analysis. These files are:

<u>Type</u>	<u>Date</u>	<u>Total Cases</u>
Regular Army	3 <sup>rd</sup> quarter 2009 (as of June 2009)	2,119,401
Regular Army	4 <sup>th</sup> quarter 2009 (as of September 2009)	2,140,613
Regular Army	1 <sup>st</sup> quarter 2010 (as of December 2009)	2,157,967
Regular Army	2 <sup>nd</sup> quarter 2010 (as of March 2010)	2,174,228
Regular Army	3 <sup>rd</sup> quarter 2010 (as of June 2010)	2,194,657
Regular Army	4 <sup>th</sup> quarter 2010 (as of September 2010)	2,213,168
Reserve/Guard	3 <sup>rd</sup> quarter 2009 (as of June 2009)	2,393,247
Reserve/Guard	4 <sup>th</sup> quarter 2009 (as of September 2009)	2,409,182
Reserve/Guard	1 <sup>st</sup> quarter 2010 (as of December 2009)	2,435,605
Reserve/Guard	2 <sup>nd</sup> quarter 2010 (as of March 2010)	2,450,006
Reserve/Guard	3 <sup>rd</sup> quarter 2010 (as of June 2010)	2,469,094
Reserve/Guard	4 <sup>th</sup> quarter 2010 (as of September 2010)	2,488,049

### **Tabulations and Documentation**

The tabulation of the updated MGIB databases is presented here in three sections:

- I. MGIB Regular Army Analysis Tables
- II. MGIB Army Reserve Analysis Tables
- III. MGIB National Guard Analysis Tables

A compact disk (CD-ROM) has been prepared and is available for Army G-1 and other Army agency use. It contains the electronic version of the following deliverables: FY09 ACF data file; FY09 and FY10 MGIB data files; record layouts; data dictionary; SPSS transport files for MGIB databases; MGIB Analysis Tables; and ACF/MGIB 2011 Contractor Report. Please contact the Contract Officer's Representative (COR) for more information.



## **APPENDIX A**

### **MGIB FY09/10 UPDATES**

#### **Regular Army**



Table 1: Takers

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	11155	3317	2910	6126	0	12353	23508
1986	61839	10011	8628	10711	0	29350	91189
1987	76738	10164	9999	2876	0	23039	99777
1988	83676	4576	6141	4385	0	15102	98778
1989	92687	5183	5218	3699	0	14100	106787
1990	62585	4992	5410	9139	0	19541	82126
1991	49135	4721	4421	11007	0	20149	69284
1992	48731	4388	5160	13491	0	23039	71770
1993	47594	2072	6935	7148	0	16155	63749
1994	45876	1826	4444	4654	0	10924	56800
1995	43267	1617	5001	4867	0	11485	54752
1996	54597	1313	3702	7346	0	12361	66958
1997	67860	520	1055	2932	0	4507	72367
1998	60883	459	1126	3131	0	4716	65599
1999	58334	302	904	3349	0	4555	62889
2000	54713	571	1672	9508	0	11751	66464
2001	57243	524	1826	7917	0	10267	67510
2002	55966	428	2112	7675	0	10215	66181
2003	52761	358	1412	6668	0	8438	61199
2004	63426	265	1993	4182	0	6440	69866
2005	51979	93	2126	6075	66	8360	60339
2006	56155	304	3248	5522	1409	10483	66638
2007	50996	351	2371	5347	4286	12355	63351
2008	47731	175	5310	5498	3217	14200	61931
2009	43594	7	7378	5373	2671	15429	59023
=====							
	1399521	58537	100502	158626	11649	329314	1728835

NOTE: An undercount of Army College Fund (ACF) participants for the 1997-1999 cohorts was acknowledged in 1999 by the Army Personnel Command (PERSCOM). The undercount was a result of the ACF data element not being populated in the Army system for those years. After the problem was discovered, PERSCOM attempted to re-capture the missing information for those cases. Unfortunately, many of the 1997-1999 Army cases had already separated from active duty and their records no longer existed in the Total Army Personnel Data Base (TAPDB) system.

Table 2: Users

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	5140	2493	2007	3616	0	8116	13256
1986	23966	6955	5603	5841	0	18399	42365
1987	29913	7278	6492	1777	0	15547	45460
1988	31823	3384	4115	2871	0	10370	42193
1989	34212	3962	3693	2524	0	10179	44391
1990	21749	3376	3546	5608	0	12530	34279
1991	15579	3005	2653	6070	0	11728	27307
1992	16605	2720	3083	7295	0	13098	29703
1993	15740	1274	4147	3792	0	9213	24953
1994	15219	1088	2436	2479	0	6003	21222
1995	14619	966	2904	2509	0	6379	20998
1996	18325	826	2063	3827	0	6716	25041
1997	22687	455	949	2207	0	3611	26298
1998	19513	362	922	2277	0	3561	23074
1999	18307	236	693	2367	0	3296	21603
2000	16560	369	1117	4908	0	6394	22954
2001	16601	323	1048	3581	0	4952	21553
2002	14957	216	952	2776	0	3944	18901
2003	11704	97	309	1760	0	2166	13870
2004	10048	62	334	471	0	867	10915
2005	4077	26	309	332	47	714	4791
2006	1626	64	125	147	48	384	2010
2007	467	5	19	45	50	119	586
2008	60	0	4	5	5	14	74
2009	2	0	0	1	0	1	3
	=====	=====	=====	=====	=====	=====	=====
	379499	39542	49523	69086	150	158301	537800



Table 3: Percent Users

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	46.1%	75.2%	69.0%	59.0%	N/A	65.7%	56.4%
1986	38.8%	69.5%	64.9%	54.5%	N/A	62.7%	46.5%
1987	39.0%	71.6%	64.9%	61.8%	N/A	67.5%	45.6%
1988	38.0%	74.0%	67.0%	65.5%	N/A	68.7%	42.7%
1989	36.9%	76.4%	70.8%	68.2%	N/A	72.2%	41.6%
1990	34.8%	67.6%	65.5%	61.4%	N/A	64.1%	41.7%
1991	31.7%	63.7%	60.0%	55.1%	N/A	58.2%	39.4%
1992	34.1%	62.0%	59.7%	54.1%	N/A	56.9%	41.4%
1993	33.1%	61.5%	59.8%	53.0%	N/A	57.0%	39.1%
1994	33.2%	59.6%	54.8%	53.3%	N/A	55.0%	37.4%
1995	33.8%	59.7%	58.1%	51.6%	N/A	55.5%	38.4%
1996	33.6%	62.9%	55.7%	52.1%	N/A	54.3%	37.4%
1997	33.4%	87.5%	90.0%	75.3%	N/A	80.1%	36.3%
1998	32.0%	78.9%	81.9%	72.7%	N/A	75.5%	35.2%
1999	31.4%	78.1%	76.7%	70.7%	N/A	72.4%	34.4%
2000	30.3%	64.6%	66.8%	51.6%	N/A	54.4%	34.5%
2001	29.0%	61.6%	57.4%	45.2%	N/A	48.2%	31.9%
2002	26.7%	50.5%	45.1%	36.2%	N/A	38.6%	28.6%
2003	22.2%	27.1%	21.9%	26.4%	N/A	25.7%	22.7%
2004	15.8%	23.4%	16.8%	11.3%	N/A	13.5%	15.6%
2005	7.8%	28.0%	14.5%	5.5%	71.2%	8.5%	7.9%
2006	2.9%	21.1%	3.8%	2.7%	3.4%	3.7%	3.0%
2007	0.9%	1.4%	0.8%	0.8%	1.2%	1.0%	0.9%
2008	0.1%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%
2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
=====	=====	=====	=====	=====	=====	=====	=====

Table 4: Type of Educational Program Entered

	ACF	MGIB ALONE	Total
A: Graduate	7321	16346	23667
B: Undergraduate	137365	306853	444218
C: Non-Degree, College	3134	13720	16854
D: Voc/Tech, Post HS	9042	36336	45378
Z: Unknown	1439	6244	7683
Total	158301	379499	537800

	ACF	MGIB ALONE	Total
A: Graduate	4.62%	4.31%	4.40%
B: Undergraduate	86.77%	80.86%	82.60%
C: Non-Degree, College	1.98%	3.62%	3.13%
D: Voc/Tech, Post HS	5.71%	9.57%	8.44%
Z: Unknown	0.91%	1.65%	1.43%
Total	100.00%	100.00%	100.00%

Frequency Missing = 1123

Table 5: Time Between Date of Separation  
and Start of Army College Fund

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	132	4517	1280	609	420	296	206	167	122	221	7970
1986	343	10140	2930	1355	939	649	479	390	320	515	18060
1987	322	8646	2564	1222	725	461	423	305	255	399	15322
1988	183	5802	1890	813	454	291	247	164	154	218	10216
1989	206	5651	1798	767	414	363	249	194	158	253	10053
1990	277	6260	2175	1062	647	470	406	321	301	410	12329
1991	351	5671	2006	972	634	479	357	354	278	440	11542
1992	413	5843	2239	1222	814	650	476	418	348	498	12921
1993	295	3883	1755	878	565	444	368	329	259	313	9089
1994	213	2472	1130	658	377	323	235	191	127	212	5938
1995	196	2497	1286	732	466	296	277	203	177	186	6316
1996	167	2625	1412	797	466	353	255	217	142	189	6623
1997	87	1608	866	375	250	156	109	65	41	28	3585
1998	75	1688	887	409	199	119	73	44	18	3	3515
1999	69	1745	779	358	156	101	37	20	3	1	3269
2000	143	3485	1437	621	349	169	56	28	5	0	6293
2001	135	2877	1067	456	203	83	30	5	3	1	4860
2002	131	2496	782	286	110	36	12	7	0	0	3860
2003	68	1473	347	119	46	22	3	2	0	0	2080
2004	22	668	104	32	8	6	0	0	0	0	840
2005	24	537	68	17	7	0	0	0	0	0	653
2006	17	278	45	6	1	0	0	0	0	0	347
2007	1	92	14	1	0	0	0	0	0	0	108
2008	0	14	0	0	0	0	0	0	0	0	14
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
	3870	80968	28861	13767	8250	5767	4298	3424	2711	3887	155803

Table 6: Time Between Date of Separation  
and Start of Army College Fund  
Percent of FY Cohort

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	1.7%	56.7%	16.1%	7.6%	5.3%	3.7%	2.6%	2.1%	1.5%	2.8%	100.0%
1986	1.9%	56.1%	16.2%	7.5%	5.2%	3.6%	2.7%	2.2%	1.8%	2.9%	100.0%
1987	2.1%	56.4%	16.7%	8.0%	4.7%	3.0%	2.8%	2.0%	1.7%	2.6%	100.0%
1988	1.8%	56.8%	18.5%	8.0%	4.4%	2.8%	2.4%	1.6%	1.5%	2.1%	100.0%
1989	2.0%	56.2%	17.9%	7.6%	4.1%	3.6%	2.5%	1.9%	1.6%	2.5%	100.0%
1990	2.2%	50.8%	17.6%	8.6%	5.2%	3.8%	3.3%	2.6%	2.4%	3.3%	100.0%
1991	3.0%	49.1%	17.4%	8.4%	5.5%	4.2%	3.1%	3.1%	2.4%	3.8%	100.0%
1992	3.2%	45.2%	17.3%	9.5%	6.3%	5.0%	3.7%	3.2%	2.7%	3.9%	100.0%
1993	3.2%	42.7%	19.3%	9.7%	6.2%	4.9%	4.0%	3.6%	2.8%	3.4%	100.0%
1994	3.6%	41.6%	19.0%	11.1%	6.3%	5.4%	4.0%	3.2%	2.1%	3.6%	100.0%
1995	3.1%	39.5%	20.4%	11.6%	7.4%	4.7%	4.4%	3.2%	2.8%	2.9%	100.0%
1996	2.5%	39.6%	21.3%	12.0%	7.0%	5.3%	3.9%	3.3%	2.1%	2.9%	100.0%
1997	2.4%	44.9%	24.2%	10.5%	7.0%	4.4%	3.0%	1.8%	1.1%	0.8%	100.0%
1998	2.1%	48.0%	25.2%	11.6%	5.7%	3.4%	2.1%	1.3%	0.5%	0.1%	100.0%
1999	2.1%	53.4%	23.8%	11.0%	4.8%	3.1%	1.1%	0.6%	0.1%	0.0%	100.0%
2000	2.3%	55.4%	22.8%	9.9%	5.5%	2.7%	0.9%	0.4%	0.1%	0.0%	100.0%
2001	2.8%	59.2%	22.0%	9.4%	4.2%	1.7%	0.6%	0.1%	0.1%	0.0%	100.0%
2002	3.4%	64.7%	20.3%	7.4%	2.8%	0.9%	0.3%	0.2%	0.0%	0.0%	100.0%
2003	3.3%	70.8%	16.7%	5.7%	2.2%	1.1%	0.1%	0.1%	0.0%	0.0%	100.0%
2004	2.6%	79.5%	12.4%	3.8%	1.0%	0.7%	0.0%	0.0%	0.0%	0.0%	100.0%
2005	3.7%	82.2%	10.4%	2.6%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2006	4.9%	80.1%	13.0%	1.7%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2007	0.9%	85.2%	13.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2008	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Weighted Avg.	2.5%	52.0%	18.5%	8.8%	5.3%	3.7%	2.8%	2.2%	1.7%	2.5%	100.0%

Table 7: Time Between Date of Separation  
and Start of MGIB Alone Usage

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	173	2015	777	467	321	231	189	165	140	293	4771
1986	1094	8764	3429	2222	1633	1183	1015	802	745	1369	22256
1987	1337	10628	4803	2669	1862	1471	1222	1118	995	1840	27945
1988	1221	11940	4772	2714	2032	1502	1301	1251	1100	2060	29893
1989	1417	12205	5019	2848	2233	1750	1537	1392	1314	2318	32033
1990	1089	7048	3060	1929	1388	1210	1097	963	864	1475	20123
1991	924	4777	2081	1336	1082	948	795	753	685	1051	14432
1992	1000	5060	2449	1494	1140	983	860	766	741	1043	15536
1993	839	4858	2272	1493	1206	993	873	816	661	918	14929
1994	835	4531	2291	1478	1231	1046	957	759	608	812	14548
1995	658	4584	2431	1570	1198	997	797	618	530	729	14112
1996	703	6061	3203	2091	1527	1187	963	735	600	711	17781
1997	801	8124	4248	2580	1870	1369	1042	822	610	556	22022
1998	684	7767	3798	2311	1484	1082	742	546	363	266	19043
1999	698	8010	3553	2097	1347	903	610	375	153	78	17824
2000	536	7766	3412	1796	1099	762	409	202	58	31	16071
2001	551	8296	3432	1752	1149	593	251	117	41	11	16193
2002	543	8634	2969	1412	639	236	82	29	12	0	14556
2003	430	7417	2131	867	302	105	28	7	0	0	11287
2004	416	7131	1538	353	129	47	6	0	0	0	9620
2005	203	2961	440	120	39	1	0	0	0	0	3764
2006	64	1040	260	59	4	0	0	0	0	0	1427
2007	2	338	72	3	0	0	0	0	0	0	415
2008	0	55	2	0	0	0	0	0	0	0	57
2009	0	1	0	0	0	0	0	0	0	0	1
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
	16218	150011	62442	35661	24915	18599	14776	12236	10220	15561	360639

Table 8: Time Between Date of Separation  
and Start of MGIB Alone Usage  
Percent of FY Cohort

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	3.6%	42.2%	16.3%	9.8%	6.7%	4.8%	4.0%	3.5%	2.9%	6.1%	100.0%
1986	4.9%	39.4%	15.4%	10.0%	7.3%	5.3%	4.6%	3.6%	3.3%	6.2%	100.0%
1987	4.8%	38.0%	17.2%	9.6%	6.7%	5.3%	4.4%	4.0%	3.6%	6.6%	100.0%
1988	4.1%	39.9%	16.0%	9.1%	6.8%	5.0%	4.4%	4.2%	3.7%	6.9%	100.0%
1989	4.4%	38.1%	15.7%	8.9%	7.0%	5.5%	4.8%	4.3%	4.1%	7.2%	100.0%
1990	5.4%	35.0%	15.2%	9.6%	6.9%	6.0%	5.5%	4.8%	4.3%	7.3%	100.0%
1991	6.4%	33.1%	14.4%	9.3%	7.5%	6.6%	5.5%	5.2%	4.7%	7.3%	100.0%
1992	6.4%	32.6%	15.8%	9.6%	7.3%	6.3%	5.5%	4.9%	4.8%	6.7%	100.0%
1993	5.6%	32.5%	15.2%	10.0%	8.1%	6.7%	5.8%	5.5%	4.4%	6.1%	100.0%
1994	5.7%	31.1%	15.7%	10.2%	8.5%	7.2%	6.6%	5.2%	4.2%	5.6%	100.0%
1995	4.7%	32.5%	17.2%	11.1%	8.5%	7.1%	5.6%	4.4%	3.8%	5.2%	100.0%
1996	4.0%	34.1%	18.0%	11.8%	8.6%	6.7%	5.4%	4.1%	3.4%	4.0%	100.0%
1997	3.6%	36.9%	19.3%	11.7%	8.5%	6.2%	4.7%	3.7%	2.8%	2.5%	100.0%
1998	3.6%	40.8%	19.9%	12.1%	7.8%	5.7%	3.9%	2.9%	1.9%	1.4%	100.0%
1999	3.9%	44.9%	19.9%	11.8%	7.6%	5.1%	3.4%	2.1%	0.9%	0.4%	100.0%
2000	3.3%	48.3%	21.2%	11.2%	6.8%	4.7%	2.5%	1.3%	0.4%	0.2%	100.0%
2001	3.4%	51.2%	21.2%	10.8%	7.1%	3.7%	1.6%	0.7%	0.3%	0.1%	100.0%
2002	3.7%	59.3%	20.4%	9.7%	4.4%	1.6%	0.6%	0.2%	0.1%	0.0%	100.0%
2003	3.8%	65.7%	18.9%	7.7%	2.7%	0.9%	0.2%	0.1%	0.0%	0.0%	100.0%
2004	4.3%	74.1%	16.0%	3.7%	1.3%	0.5%	0.1%	0.0%	0.0%	0.0%	100.0%
2005	5.4%	78.7%	11.7%	3.2%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2006	4.5%	72.9%	18.2%	4.1%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2007	0.5%	81.4%	17.3%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2008	0.0%	96.5%	3.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2009	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Weighted Avg.	4.5%	41.6%	17.3%	9.9%	6.9%	5.2%	4.1%	3.4%	2.8%	4.3%	100.0%

Table 1: Takers

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	11150	3316	2911	6124	0	12351	23501
1986	61803	10014	8637	10716	0	29367	91170
1987	76713	10166	10002	2879	0	23047	99760
1988	83653	4577	6146	4389	0	15112	98765
1989	92670	5183	5225	3702	0	14110	106780
1990	62556	4995	5411	9145	0	19551	82107
1991	49114	4721	4421	11006	0	20148	69262
1992	48708	4391	5159	13485	0	23035	71743
1993	47525	2075	6923	7146	0	16144	63669
1994	45793	1825	4442	4652	0	10919	56712
1995	43236	1617	5004	4871	0	11492	54728
1996	54559	1317	3702	7340	0	12359	66918
1997	67757	522	1055	2945	0	4522	72279
1998	60794	464	1129	3133	0	4726	65520
1999	58239	304	907	3355	0	4566	62805
2000	54625	572	1671	9507	0	11750	66375
2001	57173	526	1824	7917	0	10267	67440
2002	55923	428	2109	7678	0	10215	66138
2003	52741	353	1395	6656	0	8404	61145
2004	63411	263	1957	4099	0	6319	69730
2005	51981	94	2123	6042	92	8351	60332
2006	56142	304	3249	5518	1410	10481	66623
2007	50962	351	2369	5343	4285	12348	63310
2008	47709	175	5308	5498	3217	14198	61907
2009	43370	7	7387	5376	2676	15446	58816
2010	21604	0	4520	3853	1161	9534	31138
=====							
	1419911	58560	104986	162375	12841	338762	1758673

NOTE: An undercount of Army College Fund (ACF) participants for the 1997-1999 cohorts was acknowledged in 1999 by the Army Personnel Command (PERSCOM). The undercount was a result of the ACF data element not being populated in the Army system for those years. After the problem was discovered, PERSCOM attempted to re-capture the missing information for those cases. Unfortunately, many of the 1997-1999 Army cases had already separated from active duty and their records no longer existed in the Total Army Personnel Data Base (TAPDB) system.

Table 2: Users

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	5137	2490	2006	3613	0	8109	13246
1986	23963	6941	5602	5845	0	18388	42351
1987	29930	7279	6486	1773	0	15538	45468
1988	31785	3385	4114	2865	0	10364	42149
1989	34203	3958	3672	2524	0	10154	44357
1990	21723	3368	3539	5589	0	12496	34219
1991	15577	3001	2650	6054	0	11705	27282
1992	16618	2712	3081	7291	0	13084	29702
1993	15759	1277	4146	3790	0	9213	24972
1994	15248	1090	2437	2488	0	6015	21263
1995	14692	967	2909	2518	0	6394	21086
1996	18471	829	2065	3826	0	6720	25191
1997	22957	456	949	2220	0	3625	26582
1998	19771	369	927	2293	0	3589	23360
1999	18588	239	701	2375	0	3315	21903
2000	16842	371	1122	4987	0	6480	23322
2001	16884	327	1057	3637	0	5021	21905
2002	15350	220	968	2840	0	4028	19378
2003	12106	97	322	1817	0	2236	14342
2004	10628	63	331	494	0	888	11516
2005	4594	27	336	398	55	816	5410
2006	2056	68	175	173	52	468	2524
2007	608	8	24	62	60	154	762
2008	136	0	11	21	11	43	179
2009	18	0	5	1	2	8	26
=====	=====	=====	=====	=====	=====	=====	=====
	383644	39542	49635	69494	180	158851	542495



Table 3: Percent Users

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	46.1%	75.1%	68.9%	59.0%	N/A	65.7%	56.4%
1986	38.8%	69.3%	64.9%	54.5%	N/A	62.6%	46.5%
1987	39.0%	71.6%	64.8%	61.6%	N/A	67.4%	45.6%
1988	38.0%	74.0%	66.9%	65.3%	N/A	68.6%	42.7%
1989	36.9%	76.4%	70.3%	68.2%	N/A	72.0%	41.5%
1990	34.7%	67.4%	65.4%	61.1%	N/A	63.9%	41.7%
1991	31.7%	63.6%	59.9%	55.0%	N/A	58.1%	39.4%
1992	34.1%	61.8%	59.7%	54.1%	N/A	56.8%	41.4%
1993	33.2%	61.5%	59.9%	53.0%	N/A	57.1%	39.2%
1994	33.3%	59.7%	54.9%	53.5%	N/A	55.1%	37.5%
1995	34.0%	59.8%	58.1%	51.7%	N/A	55.6%	38.5%
1996	33.9%	62.9%	55.8%	52.1%	N/A	54.4%	37.6%
1997	33.9%	87.4%	90.0%	75.4%	N/A	80.2%	36.8%
1998	32.5%	79.5%	82.1%	73.2%	N/A	75.9%	35.7%
1999	31.9%	78.6%	77.3%	70.8%	N/A	72.6%	34.9%
2000	30.8%	64.9%	67.1%	52.5%	N/A	55.1%	35.1%
2001	29.5%	62.2%	57.9%	45.9%	N/A	48.9%	32.5%
2002	27.4%	51.4%	45.9%	37.0%	N/A	39.4%	29.3%
2003	23.0%	27.5%	23.1%	27.3%	N/A	26.6%	23.5%
2004	16.8%	24.0%	16.9%	12.1%	N/A	14.1%	16.5%
2005	8.8%	28.7%	15.8%	6.6%	59.8%	9.8%	9.0%
2006	3.7%	22.4%	5.4%	3.1%	3.7%	4.5%	3.8%
2007	1.2%	2.3%	1.0%	1.2%	1.4%	1.2%	1.2%
2008	0.3%	0.0%	0.2%	0.4%	0.3%	0.3%	0.3%
2009	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%
=====	=====	=====	=====	=====	=====	=====	=====

Table 4: Type of Educational Program Entered

	ACF	MGIB ALONE	Total
A: Graduate	7483	16973	24456
B: Undergraduate	139027	315288	454315
C: Non-Degree, College	3169	14106	17275
D: Voc/Tech, Post HS	9172	37277	46449
Total	158851	383644	542495

	ACF	MGIB ALONE	Total
A: Graduate	4.71%	4.42%	4.51%
B: Undergraduate	87.52%	82.18%	83.75%
C: Non-Degree, College	1.99%	3.68%	3.18%
D: Voc/Tech, Post HS	5.77%	9.72%	8.56%
Total	100.00%	100.00%	100.00%

Frequency Missing = 1190

Table 5: Time Between Date of Separation  
and Start of Army College Fund

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	130	4511	1281	607	422	296	206	166	123	218	7960
1986	344	10131	2930	1355	936	645	478	387	321	514	18041
1987	322	8632	2560	1224	722	463	424	303	256	395	15301
1988	185	5792	1888	816	453	291	245	164	154	220	10208
1989	206	5635	1796	762	413	362	245	193	155	250	10017
1990	275	6230	2172	1054	649	471	398	320	302	409	12280
1991	348	5650	2005	969	628	479	354	352	274	428	11487
1992	413	5824	2234	1220	810	646	468	410	341	507	12873
1993	290	3872	1752	872	565	440	364	324	260	320	9059
1994	212	2466	1129	657	378	315	234	192	131	220	5934
1995	197	2477	1276	720	466	303	275	205	180	202	6301
1996	166	2594	1395	782	472	356	255	219	144	215	6598
1997	86	1581	865	376	253	160	116	69	45	37	3588
1998	70	1646	877	418	213	129	80	54	25	11	3523
1999	66	1689	791	379	165	110	43	22	11	1	3277
2000	134	3360	1472	651	376	199	91	34	8	0	6325
2001	133	2754	1120	490	232	111	36	11	4	1	4892
2002	126	2421	833	316	132	43	16	9	1	0	3897
2003	72	1442	381	126	56	23	6	2	0	0	2108
2004	22	665	121	29	10	6	1	0	0	0	854
2005	33	602	82	20	11	0	0	0	0	0	748
2006	31	325	56	10	2	0	0	0	0	0	424
2007	3	105	22	1	0	0	0	0	0	0	131
2008	0	34	6	0	0	0	0	0	0	0	40
2009	0	7	0	0	0	0	0	0	0	0	7
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
	3864	80445	29044	13854	8364	5848	4335	3436	2735	3948	155873

Table 6: Time Between Date of Separation  
and Start of Army College Fund  
Percent of FY Cohort

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	1.6%	56.7%	16.1%	7.6%	5.3%	3.7%	2.6%	2.1%	1.5%	2.7%	100.0%
1986	1.9%	56.2%	16.2%	7.5%	5.2%	3.6%	2.6%	2.1%	1.8%	2.8%	100.0%
1987	2.1%	56.4%	16.7%	8.0%	4.7%	3.0%	2.8%	2.0%	1.7%	2.6%	100.0%
1988	1.8%	56.7%	18.5%	8.0%	4.4%	2.9%	2.4%	1.6%	1.5%	2.2%	100.0%
1989	2.1%	56.3%	17.9%	7.6%	4.1%	3.6%	2.4%	1.9%	1.5%	2.5%	100.0%
1990	2.2%	50.7%	17.7%	8.6%	5.3%	3.8%	3.2%	2.6%	2.5%	3.3%	100.0%
1991	3.0%	49.2%	17.5%	8.4%	5.5%	4.2%	3.1%	3.1%	2.4%	3.7%	100.0%
1992	3.2%	45.2%	17.4%	9.5%	6.3%	5.0%	3.6%	3.2%	2.6%	3.9%	100.0%
1993	3.2%	42.7%	19.3%	9.6%	6.2%	4.9%	4.0%	3.6%	2.9%	3.5%	100.0%
1994	3.6%	41.6%	19.0%	11.1%	6.4%	5.3%	3.9%	3.2%	2.2%	3.7%	100.0%
1995	3.1%	39.3%	20.3%	11.4%	7.4%	4.8%	4.4%	3.3%	2.9%	3.2%	100.0%
1996	2.5%	39.3%	21.1%	11.9%	7.2%	5.4%	3.9%	3.3%	2.2%	3.3%	100.0%
1997	2.4%	44.1%	24.1%	10.5%	7.1%	4.5%	3.2%	1.9%	1.3%	1.0%	100.0%
1998	2.0%	46.7%	24.9%	11.9%	6.0%	3.7%	2.3%	1.5%	0.7%	0.3%	100.0%
1999	2.0%	51.5%	24.1%	11.6%	5.0%	3.4%	1.3%	0.7%	0.3%	0.0%	100.0%
2000	2.1%	53.1%	23.3%	10.3%	5.9%	3.1%	1.4%	0.5%	0.1%	0.0%	100.0%
2001	2.7%	56.3%	22.9%	10.0%	4.7%	2.3%	0.7%	0.2%	0.1%	0.0%	100.0%
2002	3.2%	62.1%	21.4%	8.1%	3.4%	1.1%	0.4%	0.2%	0.0%	0.0%	100.0%
2003	3.4%	68.4%	18.1%	6.0%	2.7%	1.1%	0.3%	0.1%	0.0%	0.0%	100.0%
2004	2.6%	77.9%	14.2%	3.4%	1.2%	0.7%	0.1%	0.0%	0.0%	0.0%	100.0%
2005	4.4%	80.5%	11.0%	2.7%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2006	7.3%	76.7%	13.2%	2.4%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2007	2.3%	80.2%	16.8%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2008	0.0%	85.0%	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2009	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Weighted Avg.	2.5%	51.6%	18.6%	8.9%	5.4%	3.8%	2.8%	2.2%	1.8%	2.5%	100.0%

Table 7: Time Between Date of Separation  
and Start of MGIB Alone Usage

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	171	2010	771	472	323	232	189	163	138	291	4760
1986	1095	8729	3420	2234	1644	1176	1007	801	740	1358	22204
1987	1337	10618	4809	2686	1857	1466	1218	1118	985	1825	27919
1988	1229	11918	4770	2707	2021	1496	1295	1237	1085	2043	29801
1989	1460	12205	5003	2844	2212	1738	1534	1377	1305	2299	31977
1990	1121	7016	3042	1916	1385	1207	1081	957	848	1459	20032
1991	924	4752	2076	1332	1071	930	787	747	681	1034	14334
1992	994	5014	2433	1481	1139	970	862	756	742	1043	15434
1993	827	4818	2258	1478	1198	980	859	805	665	928	14816
1994	823	4478	2262	1460	1221	1034	940	754	621	844	14437
1995	647	4524	2399	1565	1180	995	792	608	550	765	14025
1996	678	5950	3184	2077	1516	1181	952	768	643	795	17744
1997	789	7917	4191	2567	1843	1385	1073	860	685	714	22024
1998	660	7541	3756	2290	1490	1095	795	581	433	379	19020
1999	683	7747	3523	2106	1352	966	649	450	215	108	17799
2000	526	7504	3379	1854	1153	816	476	246	82	52	16088
2001	552	8027	3416	1814	1213	665	302	129	56	20	16194
2002	545	8376	3079	1497	737	311	104	42	14	0	14705
2003	449	7265	2244	965	378	123	38	11	0	0	11473
2004	448	7211	1679	437	153	59	8	0	0	0	9995
2005	241	3192	540	139	55	7	1	0	0	0	4175
2006	100	1288	289	94	12	0	0	0	0	0	1783
2007	14	381	96	12	0	0	0	0	0	0	503
2008	0	119	6	0	0	0	0	0	0	0	125
2009	0	16	1	0	0	0	0	0	0	0	17
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
	16313	148616	62626	36027	25153	18832	14962	12410	10488	15957	361384

Table 8: Time Between Date of Separation  
and Start of MGIB Alone Usage  
Percent of FY Cohort

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	3.6%	42.2%	16.2%	9.9%	6.8%	4.9%	4.0%	3.4%	2.9%	6.1%	100.0%
1986	4.9%	39.3%	15.4%	10.1%	7.4%	5.3%	4.5%	3.6%	3.3%	6.1%	100.0%
1987	4.8%	38.0%	17.2%	9.6%	6.7%	5.3%	4.4%	4.0%	3.5%	6.5%	100.0%
1988	4.1%	40.0%	16.0%	9.1%	6.8%	5.0%	4.3%	4.2%	3.6%	6.9%	100.0%
1989	4.6%	38.2%	15.6%	8.9%	6.9%	5.4%	4.8%	4.3%	4.1%	7.2%	100.0%
1990	5.6%	35.0%	15.2%	9.6%	6.9%	6.0%	5.4%	4.8%	4.2%	7.3%	100.0%
1991	6.4%	33.2%	14.5%	9.3%	7.5%	6.5%	5.5%	5.2%	4.8%	7.2%	100.0%
1992	6.4%	32.5%	15.8%	9.6%	7.4%	6.3%	5.6%	4.9%	4.8%	6.8%	100.0%
1993	5.6%	32.5%	15.2%	10.0%	8.1%	6.6%	5.8%	5.4%	4.5%	6.3%	100.0%
1994	5.7%	31.0%	15.7%	10.1%	8.5%	7.2%	6.5%	5.2%	4.3%	5.8%	100.0%
1995	4.6%	32.3%	17.1%	11.2%	8.4%	7.1%	5.6%	4.3%	3.9%	5.5%	100.0%
1996	3.8%	33.5%	17.9%	11.7%	8.5%	6.7%	5.4%	4.3%	3.6%	4.5%	100.0%
1997	3.6%	35.9%	19.0%	11.7%	8.4%	6.3%	4.9%	3.9%	3.1%	3.2%	100.0%
1998	3.5%	39.6%	19.7%	12.0%	7.8%	5.8%	4.2%	3.1%	2.3%	2.0%	100.0%
1999	3.8%	43.5%	19.8%	11.8%	7.6%	5.4%	3.6%	2.5%	1.2%	0.6%	100.0%
2000	3.3%	46.6%	21.0%	11.5%	7.2%	5.1%	3.0%	1.5%	0.5%	0.3%	100.0%
2001	3.4%	49.6%	21.1%	11.2%	7.5%	4.1%	1.9%	0.8%	0.3%	0.1%	100.0%
2002	3.7%	57.0%	20.9%	10.2%	5.0%	2.1%	0.7%	0.3%	0.1%	0.0%	100.0%
2003	3.9%	63.3%	19.6%	8.4%	3.3%	1.1%	0.3%	0.1%	0.0%	0.0%	100.0%
2004	4.5%	72.1%	16.8%	4.4%	1.5%	0.6%	0.1%	0.0%	0.0%	0.0%	100.0%
2005	5.8%	76.5%	12.9%	3.3%	1.3%	0.2%	0.0%	0.0%	0.0%	0.0%	100.0%
2006	5.6%	72.2%	16.2%	5.3%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2007	2.8%	75.7%	19.1%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2008	0.0%	95.2%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2009	0.0%	94.1%	5.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Weighted Avg.	4.5%	41.1%	17.3%	10.0%	7.0%	5.2%	4.1%	3.4%	2.9%	4.4%	100.0%

Table 1: Takers

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	11152	3316	2910	6123	0	12349	23501
1986	61797	10016	8637	10720	0	29373	91170
1987	76708	10171	10003	2880	0	23054	99762
1988	83642	4578	6148	4393	0	15119	98761
1989	92651	5184	5227	3706	0	14117	106768
1990	62537	4997	5419	9147	0	19563	82100
1991	49097	4722	4423	11011	1	20157	69254
1992	48695	4393	5159	13480	0	23032	71727
1993	47508	2076	6925	7147	0	16148	63656
1994	45776	1825	4443	4650	0	10918	56694
1995	43219	1616	5003	4868	0	11487	54706
1996	54535	1321	3699	7330	0	12350	66885
1997	67676	525	1062	2950	0	4537	72213
1998	60695	463	1134	3133	0	4730	65425
1999	58150	304	909	3363	0	4576	62726
2000	54556	570	1666	9493	0	11729	66285
2001	57115	528	1817	7902	0	10247	67362
2002	55850	429	2110	7664	0	10203	66053
2003	52679	354	1381	6651	0	8386	61065
2004	63349	258	1934	4025	0	6217	69566
2005	51960	94	2116	5966	145	8321	60281
2006	56112	303	3249	5505	1416	10473	66585
2007	50938	351	2367	5343	4282	12343	63281
2008	47701	175	5307	5498	3217	14197	61898
2009	43352	8	7387	5375	2676	15446	58798
2010	47488	1	8155	7119	2221	17496	64984
=====	=====	=====	=====	=====	=====	=====	=====
	1444938	58578	108590	165442	13958	346568	1791506

NOTE: An undercount of Army College Fund (ACF) participants for the 1997-1999 cohorts was acknowledged in 1999 by the Army Personnel Command (PERSCOM). The undercount was a result of the ACF data element not being populated in the Army system for those years. After the problem was discovered, PERSCOM attempted to re-capture the missing information for those cases. Unfortunately, many of the 1997-1999 Army cases had already separated from active duty and their records no longer existed in the Total Army Personnel Data Base (TAPDB) system.

Table 2: Users

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	5152	2490	2007	3617	0	8114	13266
1986	24032	6943	5604	5851	0	18398	42430
1987	30011	7283	6492	1774	0	15549	45560
1988	31874	3385	4114	2868	0	10367	42241
1989	34338	3961	3673	2527	0	10161	44499
1990	21797	3371	3539	5590	0	12500	34297
1991	15633	3001	2652	6060	0	11714	27347
1992	16680	2712	3082	7296	0	13090	29770
1993	15835	1277	4155	3799	0	9231	25066
1994	15340	1090	2443	2492	0	6025	21365
1995	14787	967	2914	2520	0	6401	21188
1996	18624	831	2069	3842	0	6742	25366
1997	23228	458	954	2233	0	3645	26873
1998	20101	370	936	2310	0	3616	23717
1999	18876	240	706	2397	0	3343	22219
2000	17136	373	1129	5044	0	6546	23682
2001	17280	327	1062	3699	0	5088	22368
2002	15710	223	977	2887	0	4087	19797
2003	12556	98	328	1879	0	2305	14861
2004	11094	65	335	532	0	932	12026
2005	5088	30	359	450	71	910	5998
2006	2606	71	225	240	63	599	3205
2007	902	15	37	87	78	217	1119
2008	235	1	18	34	23	76	311
2009	49	0	9	4	5	18	67
2010	1	0	0	0	0	0	1
=====	=====	=====	=====	=====	=====	=====	=====
	388965	39582	49819	70032	241	159674	548639



Table 3: Percent Users

Cohort	MGIB Alone	2YR ACF	3YR ACF	4YR ACF	5_6YR ACF	Total ACF	Total
1985	46.2%	75.1%	69.0%	59.1%	N/A	65.7%	56.4%
1986	38.9%	69.3%	64.9%	54.6%	N/A	62.6%	46.5%
1987	39.1%	71.6%	64.9%	61.6%	N/A	67.4%	45.7%
1988	38.1%	73.9%	66.9%	65.3%	N/A	68.6%	42.8%
1989	37.1%	76.4%	70.3%	68.2%	N/A	72.0%	41.7%
1990	34.9%	67.5%	65.3%	61.1%	N/A	63.9%	41.8%
1991	31.8%	63.6%	60.0%	55.0%	N/A	58.1%	39.5%
1992	34.3%	61.7%	59.7%	54.1%	N/A	56.8%	41.5%
1993	33.3%	61.5%	60.0%	53.2%	N/A	57.2%	39.4%
1994	33.5%	59.7%	55.0%	53.6%	N/A	55.2%	37.7%
1995	34.2%	59.8%	58.2%	51.8%	N/A	55.7%	38.7%
1996	34.2%	62.9%	55.9%	52.4%	N/A	54.6%	37.9%
1997	34.3%	87.2%	89.8%	75.7%	N/A	80.3%	37.2%
1998	33.1%	79.9%	82.5%	73.7%	N/A	76.4%	36.3%
1999	32.5%	78.9%	77.7%	71.3%	N/A	73.1%	35.4%
2000	31.4%	65.4%	67.8%	53.1%	N/A	55.8%	35.7%
2001	30.3%	61.9%	58.4%	46.8%	N/A	49.7%	33.2%
2002	28.1%	52.0%	46.3%	37.7%	N/A	40.1%	30.0%
2003	23.8%	27.7%	23.8%	28.3%	N/A	27.5%	24.3%
2004	17.5%	25.2%	17.3%	13.2%	N/A	15.0%	17.3%
2005	9.8%	31.9%	17.0%	7.5%	49.0%	10.9%	10.0%
2006	4.6%	23.4%	6.9%	4.4%	4.4%	5.7%	4.8%
2007	1.8%	4.3%	1.6%	1.6%	1.8%	1.8%	1.8%
2008	0.5%	0.6%	0.3%	0.6%	0.7%	0.5%	0.5%
2009	0.1%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%
2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

=====

Table 4: Type of Educational Program Entered

	ACF	MGIB ALONE	Total
A: Graduate	7626	17485	25111
B: Undergraduate	139560	319167	458727
C: Non-Degree, College	3213	14404	17617
D: Voc/Tech, Post HS	9275	37909	47184
Total	159674	388965	548639

	ACF	MGIB ALONE	Total
A: Graduate	4.78%	4.50%	4.58%
B: Undergraduate	87.40%	82.06%	83.61%
C: Non-Degree, College	2.01%	3.70%	3.21%
D: Voc/Tech, Post HS	5.81%	9.75%	8.60%
Total	100.00%	100.00%	100.00%

Frequency Missing = 1219

Table 5: Time Between Date of Separation  
and Start of Army College Fund

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	130	4507	1281	608	422	299	207	166	123	222	7965
1986	347	10128	2929	1356	938	650	476	389	320	520	18053
1987	322	8629	2566	1225	724	463	425	305	256	399	15314
1988	186	5792	1888	815	454	290	245	165	155	221	10211
1989	207	5630	1797	762	412	366	245	193	155	253	10020
1990	274	6229	2169	1050	651	469	401	319	306	416	12284
1991	347	5645	2006	970	631	479	351	354	275	438	11496
1992	410	5815	2236	1223	806	644	468	414	343	519	12878
1993	290	3864	1756	869	567	439	369	325	263	335	9077
1994	212	2461	1127	656	377	316	235	194	132	230	5940
1995	194	2468	1276	720	466	299	282	210	179	215	6309
1996	164	2577	1391	789	476	361	251	223	153	233	6618
1997	84	1568	860	387	249	158	120	72	56	50	3604
1998	75	1621	886	422	221	132	90	57	34	15	3553
1999	64	1664	797	383	175	123	44	35	15	2	3302
2000	135	3272	1501	684	396	237	107	49	11	1	6393
2001	132	2693	1135	517	266	136	48	16	7	2	4952
2002	124	2356	889	349	157	48	21	11	3	0	3958
2003	74	1441	412	144	67	25	9	3	0	0	2175
2004	24	671	138	36	12	8	3	0	0	0	892
2005	44	654	99	24	14	3	1	0	0	0	839
2006	42	407	71	19	3	0	0	0	0	0	542
2007	7	139	26	7	0	0	0	0	0	0	179
2008	0	55	12	0	0	0	0	0	0	0	67
2009	0	15	0	0	0	0	0	0	0	0	15
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
	3888	80301	29248	14015	8484	5945	4398	3500	2786	4071	156636

Table 6: Time Between Date of Separation  
and Start of Army College Fund  
Percent of FY Cohort

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	1.6%	56.6%	16.1%	7.6%	5.3%	3.8%	2.6%	2.1%	1.5%	2.8%	100.0%
1986	1.9%	56.1%	16.2%	7.5%	5.2%	3.6%	2.6%	2.2%	1.8%	2.9%	100.0%
1987	2.1%	56.3%	16.8%	8.0%	4.7%	3.0%	2.8%	2.0%	1.7%	2.6%	100.0%
1988	1.8%	56.7%	18.5%	8.0%	4.4%	2.8%	2.4%	1.6%	1.5%	2.2%	100.0%
1989	2.1%	56.2%	17.9%	7.6%	4.1%	3.7%	2.4%	1.9%	1.5%	2.5%	100.0%
1990	2.2%	50.7%	17.7%	8.5%	5.3%	3.8%	3.3%	2.6%	2.5%	3.4%	100.0%
1991	3.0%	49.1%	17.4%	8.4%	5.5%	4.2%	3.1%	3.1%	2.4%	3.8%	100.0%
1992	3.2%	45.2%	17.4%	9.5%	6.3%	5.0%	3.6%	3.2%	2.7%	4.0%	100.0%
1993	3.2%	42.6%	19.3%	9.6%	6.2%	4.8%	4.1%	3.6%	2.9%	3.7%	100.0%
1994	3.6%	41.4%	19.0%	11.0%	6.3%	5.3%	4.0%	3.3%	2.2%	3.9%	100.0%
1995	3.1%	39.1%	20.2%	11.4%	7.4%	4.7%	4.5%	3.3%	2.8%	3.4%	100.0%
1996	2.5%	38.9%	21.0%	11.9%	7.2%	5.5%	3.8%	3.4%	2.3%	3.5%	100.0%
1997	2.3%	43.5%	23.9%	10.7%	6.9%	4.4%	3.3%	2.0%	1.6%	1.4%	100.0%
1998	2.1%	45.6%	24.9%	11.9%	6.2%	3.7%	2.5%	1.6%	1.0%	0.4%	100.0%
1999	1.9%	50.4%	24.1%	11.6%	5.3%	3.7%	1.3%	1.1%	0.5%	0.1%	100.0%
2000	2.1%	51.2%	23.5%	10.7%	6.2%	3.7%	1.7%	0.8%	0.2%	0.0%	100.0%
2001	2.7%	54.4%	22.9%	10.4%	5.4%	2.7%	1.0%	0.3%	0.1%	0.0%	100.0%
2002	3.1%	59.5%	22.5%	8.8%	4.0%	1.2%	0.5%	0.3%	0.1%	0.0%	100.0%
2003	3.4%	66.3%	18.9%	6.6%	3.1%	1.1%	0.4%	0.1%	0.0%	0.0%	100.0%
2004	2.7%	75.2%	15.5%	4.0%	1.3%	0.9%	0.3%	0.0%	0.0%	0.0%	100.0%
2005	5.2%	77.9%	11.8%	2.9%	1.7%	0.4%	0.1%	0.0%	0.0%	0.0%	100.0%
2006	7.7%	75.1%	13.1%	3.5%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2007	3.9%	77.7%	14.5%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2008	0.0%	82.1%	17.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2009	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Weighted Avg.	2.5%	51.3%	18.7%	8.9%	5.4%	3.8%	2.8%	2.2%	1.8%	2.6%	100.0%

Table 7: Time Between Date of Separation  
and Start of MGIB Alone Usage

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	169	2010	777	474	323	237	190	163	138	295	4776
1986	1092	8723	3436	2249	1664	1186	1009	800	739	1379	22277
1987	1344	10621	4828	2703	1862	1467	1222	1117	988	1849	28001
1988	1243	11942	4789	2718	2019	1494	1298	1237	1088	2072	29900
1989	1475	12251	5009	2844	2215	1736	1535	1374	1312	2354	32105
1990	1155	7020	3045	1917	1388	1206	1082	956	858	1490	20117
1991	923	4747	2077	1332	1071	930	788	751	683	1069	14371
1992	990	5005	2433	1479	1143	980	866	756	754	1084	15490
1993	823	4803	2261	1477	1211	978	864	806	676	991	14890
1994	818	4460	2262	1462	1224	1039	951	756	639	900	14511
1995	644	4494	2392	1588	1185	1003	795	622	566	817	14106
1996	676	5902	3158	2104	1534	1195	963	784	657	903	17876
1997	788	7828	4187	2577	1874	1395	1095	914	761	869	22288
1998	655	7433	3746	2317	1531	1136	828	636	508	533	19323
1999	686	7629	3543	2141	1389	1014	704	509	290	168	18073
2000	530	7406	3389	1888	1213	873	556	305	114	86	16360
2001	560	7907	3479	1864	1322	755	386	183	69	31	16556
2002	559	8280	3134	1600	831	402	139	54	26	3	15028
2003	491	7242	2373	1059	467	161	48	26	5	0	11872
2004	479	7254	1855	546	189	84	18	4	0	0	10429
2005	284	3394	657	186	74	17	3	0	0	0	4615
2006	151	1601	367	117	32	1	0	0	0	0	2269
2007	36	530	120	30	3	0	0	0	0	0	719
2008	7	162	31	1	0	0	0	0	0	0	201
2009	0	46	3	0	0	0	0	0	0	0	49
2010	0	1	0	0	0	0	0	0	0	0	1
	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
	16578	148691	63351	36673	25764	19289	15340	12753	10871	16893	366203

Table 8: Time Between Date of Separation  
and Start of MGIB Alone Usage  
Percent of FY Cohort

Cohort	Before Separation	1YR	2YRS	3YRS	4YRS	5YRS	6YRS	7YRS	8YRS	9+ YRS	Total
1985	3.5%	42.1%	16.3%	9.9%	6.8%	5.0%	4.0%	3.4%	2.9%	6.2%	100.0%
1986	4.9%	39.2%	15.4%	10.1%	7.5%	5.3%	4.5%	3.6%	3.3%	6.2%	100.0%
1987	4.8%	37.9%	17.2%	9.7%	6.6%	5.2%	4.4%	4.0%	3.5%	6.6%	100.0%
1988	4.2%	39.9%	16.0%	9.1%	6.8%	5.0%	4.3%	4.1%	3.6%	6.9%	100.0%
1989	4.6%	38.2%	15.6%	8.9%	6.9%	5.4%	4.8%	4.3%	4.1%	7.3%	100.0%
1990	5.7%	34.9%	15.1%	9.5%	6.9%	6.0%	5.4%	4.8%	4.3%	7.4%	100.0%
1991	6.4%	33.0%	14.5%	9.3%	7.5%	6.5%	5.5%	5.2%	4.8%	7.4%	100.0%
1992	6.4%	32.3%	15.7%	9.5%	7.4%	6.3%	5.6%	4.9%	4.9%	7.0%	100.0%
1993	5.5%	32.3%	15.2%	9.9%	8.1%	6.6%	5.8%	5.4%	4.5%	6.7%	100.0%
1994	5.6%	30.7%	15.6%	10.1%	8.4%	7.2%	6.6%	5.2%	4.4%	6.2%	100.0%
1995	4.6%	31.9%	17.0%	11.3%	8.4%	7.1%	5.6%	4.4%	4.0%	5.8%	100.0%
1996	3.8%	33.0%	17.7%	11.8%	8.6%	6.7%	5.4%	4.4%	3.7%	5.1%	100.0%
1997	3.5%	35.1%	18.8%	11.6%	8.4%	6.3%	4.9%	4.1%	3.4%	3.9%	100.0%
1998	3.4%	38.5%	19.4%	12.0%	7.9%	5.9%	4.3%	3.3%	2.6%	2.8%	100.0%
1999	3.8%	42.2%	19.6%	11.8%	7.7%	5.6%	3.9%	2.8%	1.6%	0.9%	100.0%
2000	3.2%	45.3%	20.7%	11.5%	7.4%	5.3%	3.4%	1.9%	0.7%	0.5%	100.0%
2001	3.4%	47.8%	21.0%	11.3%	8.0%	4.6%	2.3%	1.1%	0.4%	0.2%	100.0%
2002	3.7%	55.1%	20.9%	10.6%	5.5%	2.7%	0.9%	0.4%	0.2%	0.0%	100.0%
2003	4.1%	61.0%	20.0%	8.9%	3.9%	1.4%	0.4%	0.2%	0.0%	0.0%	100.0%
2004	4.6%	69.6%	17.8%	5.2%	1.8%	0.8%	0.2%	0.0%	0.0%	0.0%	100.0%
2005	6.2%	73.5%	14.2%	4.0%	1.6%	0.4%	0.1%	0.0%	0.0%	0.0%	100.0%
2006	6.7%	70.6%	16.2%	5.2%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2007	5.0%	73.7%	16.7%	4.2%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2008	3.5%	80.6%	15.4%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2009	0.0%	93.9%	6.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
2010	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====	=====
Weighted Avg.	4.5%	40.6%	17.3%	10.0%	7.0%	5.3%	4.2%	3.5%	3.0%	4.6%	100.0%

## **APPENDIX B**

### **MGIB FY09/10 UPDATES**

#### **Army Reserve**





Table 1: SR Basic Benefit Eligibility Status

cohort	No entitlement	Eligible	Eligibility suspended	Eligibility terminated	Unknown	Total
FY1985	622	501	57	2814	2933	6927
FY1986	2298	1995	214	15198	8875	28580
FY1987	2329	1897	202	14353	3152	21933
FY1988	2709	1930	201	13236	3101	21177
FY1989	2839	1761	230	12832	4059	21721
FY1990	3335	1714	265	11748	4909	21971
FY1991	3136	1454	211	9111	5415	19327
FY1992	7484	2855	441	11648	13169	35597
FY1993	5257	2902	348	7341	13437	29285
FY1994	5343	4215	428	5548	15729	31263
FY1995	4121	5589	608	4504	19411	34233
FY1996	4486	4453	906	5504	22762	38111
FY1997	4032	3142	1312	6780	21743	37009
FY1998	4797	2710	1641	7360	20510	37018
FY1999	6968	3505	2317	9289	18756	40835
FY2000	8395	5794	3608	13525	17010	48332
FY2001	13163	5825	4260	10934	14220	48402
FY2002	11813	6489	4475	9317	10665	42759
FY2003	11138	7344	4554	8008	8867	39911
FY2004	9122	6400	4405	11431	12535	43893
FY2005	6753	7475	4186	16643	10165	45222
FY2006	8899	10610	4084	5221	11671	40485
FY2007	11219	12271	3324	3479	14592	44885
FY2008	14175	15304	2407	7089	13922	52897
FY2009	21226	5763	610	8577	18236	54412
						=====
						886185

Table 2: VA Training Time Type

cohort	Less than half time	Half time	Three quarters	Full time	Subtotal	Unknown	Total
FY1985	107	216	196	680	1199	5728	6927
FY1986	568	1150	977	4317	7012	21568	28580
FY1987	730	1250	1164	4626	7770	14163	21933
FY1988	835	1263	1121	4746	7965	13212	21177
FY1989	770	1136	1119	4571	7596	14125	21721
FY1990	739	1119	1020	4459	7337	14634	21971
FY1991	510	850	764	3116	5240	14087	19327
FY1992	692	1128	1000	4219	7039	28558	35597
FY1993	473	714	670	2897	4754	24531	29285
FY1994	398	635	594	2571	4198	27065	31263
FY1995	491	715	624	2901	4731	29502	34233
FY1996	515	803	682	2728	4728	33383	38111
FY1997	523	798	703	2846	4870	32139	37009
FY1998	527	754	677	2760	4718	32300	37018
FY1999	570	1009	794	3674	6047	34788	40835
FY2000	821	1408	1199	5200	8628	39704	48332
FY2001	776	1340	1170	5217	8503	39899	48402
FY2002	671	1096	1040	4527	7334	35425	42759
FY2003	554	910	842	3786	6092	33819	39911
FY2004	423	668	595	2655	4341	39552	43893
FY2005	378	659	610	2472	4119	41103	45222
FY2006	422	784	716	3370	5292	35193	40485
FY2007	371	617	594	2963	4545	40340	44885
FY2008	401	694	658	3250	5003	47894	52897
FY2009	308	529	364	1717	2918	51494	54412
	=====	=====	=====	=====	=====	=====	=====
	13573	22245	19893	86268	141979	744206	886185

Table 3: Type of Educational Program Entered  
FY1985-2009 Cohorts

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	360	632	507	2546	715	4760
B: Undergraduate	12860	21031	18665	77770	6905	137231
C: Non-degree, coll	204	279	285	1885	247	2900
D: Voc/Tech, Post HS	149	303	436	4067	540	5495
Z: Unknown	0	0	0	0	735799	735799
Total	13573	22245	19893	86268	744206	886185

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	2.65%	2.84%	2.55%	2.95%	0.10%	0.54%
B: Undergraduate	94.75%	94.54%	93.83%	90.15%	0.93%	15.49%
C: Non-degree, coll	1.50%	1.25%	1.43%	2.19%	0.03%	0.33%
D: Voc/Tech, Post HS	1.10%	1.36%	2.19%	4.71%	0.07%	0.62%
Z: Unknown	0.00%	0.00%	0.00%	0.00%	98.87%	83.03%
Total	100%	100%	100%	100%	100%	100%

Table 1: SR Basic Benefit Eligibility Status

cohort	No entitlement	Eligible	Eligibility suspended	Eligibility terminated	Unknown	Total
FY1985	395	439	57	2742	3279	6912
FY1986	1780	1767	210	14678	9954	28389
FY1987	1902	1625	198	13803	4333	21861
FY1988	2140	1687	208	12611	4457	21103
FY1989	2460	1512	228	12188	5350	21738
FY1990	2896	1487	271	11261	6312	22227
FY1991	2799	1372	203	8774	6639	19787
FY1992	6419	2489	439	9260	18162	36769
FY1993	4359	1817	345	4494	19171	30186
FY1994	4193	1875	426	3930	22122	32546
FY1995	2662	2321	614	4893	26496	36986
FY1996	2969	2160	930	5853	28986	40898
FY1997	3114	2200	1354	7655	26235	40558
FY1998	3962	2544	1716	8037	24641	40900
FY1999	5875	3489	2452	10535	25385	47736
FY2000	7468	5632	3840	12430	25604	54974
FY2001	11987	5571	4542	13575	25491	61166
FY2002	11204	5809	4892	11880	17882	51667
FY2003	10854	6631	4978	10600	14113	47176
FY2004	9223	5706	4921	13643	15193	48686
FY2005	6499	6775	5123	19020	14292	51709
FY2006	8476	9462	5572	7214	13914	44638
FY2007	10138	11000	5549	7096	16576	50359
FY2008	10975	15611	5269	6525	15786	54166
FY2009	14481	12045	2039	6933	21020	56518
FY2010	9956	862	341	2809	11498	25466
						=====
						995121

Table 2: VA Training Time Type

cohort	Less than half time	Half time	Three quarters	Full time	Subtotal	Unknown	Total
FY1985	98	12	11	24	145	6767	6912
FY1986	533	60	40	203	836	27553	28389
FY1987	391	73	56	228	748	21113	21861
FY1988	325	80	66	290	761	20342	21103
FY1989	278	75	61	289	703	21035	21738
FY1990	238	83	54	312	687	21540	22227
FY1991	187	70	67	283	607	19180	19787
FY1992	222	133	111	394	860	35909	36769
FY1993	178	80	73	288	619	29567	30186
FY1994	166	98	86	291	641	31905	32546
FY1995	199	148	120	433	900	36086	36986
FY1996	209	187	127	493	1016	39882	40898
FY1997	216	172	138	529	1055	39503	40558
FY1998	199	196	147	599	1141	39759	40900
FY1999	238	287	217	905	1647	46089	47736
FY2000	329	453	323	1224	2329	52645	54974
FY2001	425	524	398	1645	2992	58174	61166
FY2002	394	537	496	1750	3177	48490	51667
FY2003	375	531	459	1872	3237	43939	47176
FY2004	308	439	421	1611	2779	45907	48686
FY2005	355	499	467	1841	3162	48547	51709
FY2006	400	695	618	2789	4502	40136	44638
FY2007	397	648	616	2963	4624	45735	50359
FY2008	405	666	739	3852	5662	48504	54166
FY2009	242	400	370	2102	3114	53404	56518
FY2010	67	99	107	432	705	24761	25466
	=====	=====	=====	=====	=====	=====	=====
	7374	7245	6388	27642	48649	946472	995121

Table 3: Type of Educational Program Entered  
FY1985-2010 Cohorts

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	106	271	170	853	0	1400
B: Undergraduate	4325	6765	5943	24647	0	41680
C: Non-degree, coll	101	139	132	772	0	1144
D: Voc/Tech, Post HS	43	70	143	1370	0	1626
Z: Unknown	2799	0	0	0	946472	949271
Total	7374	7245	6388	27642	946472	995121

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	1.44%	3.74%	2.66%	3.09%	0.00%	0.14%
B: Undergraduate	58.65%	93.37%	93.03%	89.17%	0.00%	4.19%
C: Non-degree, coll	1.37%	1.92%	2.07%	2.79%	0.00%	0.11%
D: Voc/Tech, Post HS	0.58%	0.97%	2.24%	4.96%	0.00%	0.16%
Z: Unknown	37.96%	0.00%	0.00%	0.00%	100.00%	95.40%
Total	100%	100%	100%	100%	100%	100%

Table 1: SR Basic Benefit Eligibility Status

cohort	No entitlement	Eligible	Eligibility suspended	Eligibility terminated	Unknown	Total
FY1985	395	436	57	2744	3277	6909
FY1986	1778	1755	210	14684	9950	28377
FY1987	1901	1607	202	13816	4329	21855
FY1988	2141	1674	207	12611	4454	21087
FY1989	2456	1496	230	12191	5347	21720
FY1990	2887	1473	272	11258	6310	22200
FY1991	2795	1360	202	8777	6633	19767
FY1992	6412	2471	445	9258	18144	36730
FY1993	4348	1795	351	4512	19157	30163
FY1994	4182	1860	428	3927	22099	32496
FY1995	2656	2296	613	4902	26467	36934
FY1996	2962	2126	932	5869	28949	40838
FY1997	3107	2166	1351	7663	26188	40475
FY1998	3940	2492	1718	8057	24610	40817
FY1999	5845	3415	2460	10553	25340	47613
FY2000	7439	5534	3822	12470	25548	54813
FY2001	11952	5336	4529	13721	25420	60958
FY2002	11163	5302	4867	12297	17821	51450
FY2003	10800	6300	4996	10795	14060	46951
FY2004	9154	5275	4936	13914	15117	48396
FY2005	6429	6514	5132	19066	14187	51328
FY2006	8292	9051	5599	7447	13214	43603
FY2007	9945	10415	5821	7454	15469	49104
FY2008	10415	14927	6116	6892	14721	53071
FY2009	11675	13753	3327	7043	19721	55519
FY2010	13811	5518	940	6192	19567	46028
						=====
						1009202

Table 2: VA Training Time Type

cohort	Less than half time	Half time	Three quarters	Full time	Subtotal	Unknown	Total
FY1985	98	12	11	25	146	6763	6909
FY1986	533	61	41	203	838	27539	28377
FY1987	392	74	57	227	750	21105	21855
FY1988	326	80	65	290	761	20326	21087
FY1989	279	76	61	290	706	21014	21720
FY1990	236	82	54	314	686	21514	22200
FY1991	186	72	68	283	609	19158	19767
FY1992	223	134	109	393	859	35871	36730
FY1993	179	79	75	287	620	29543	30163
FY1994	163	100	89	295	647	31849	32496
FY1995	202	149	121	429	901	36033	36934
FY1996	208	186	132	494	1020	39818	40838
FY1997	214	170	143	527	1054	39421	40475
FY1998	201	196	147	599	1143	39674	40817
FY1999	236	288	217	905	1646	45967	47613
FY2000	328	453	331	1221	2333	52480	54813
FY2001	425	528	407	1647	3007	57951	60958
FY2002	392	532	499	1754	3177	48273	51450
FY2003	377	528	465	1877	3247	43704	46951
FY2004	305	439	431	1608	2783	45613	48396
FY2005	351	503	489	1827	3170	48158	51328
FY2006	421	709	656	2746	4532	39071	43603
FY2007	449	714	668	2941	4772	44332	49104
FY2008	538	847	905	4242	6532	46539	53071
FY2009	371	583	595	3179	4728	50791	55519
FY2010	150	258	246	1066	1720	44308	46028
	=====	=====	=====	=====	=====	=====	=====
	7783	7853	7082	29669	52387	956815	1009202



Table 3: Type of Educational Program Entered  
FY1985-2010 Cohorts

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	115	285	201	934	0	1535
B: Undergraduate	4701	7335	6578	26339	0	44953
C: Non-degree, coll	116	153	153	884	0	1306
D: Voc/Tech, Post HS	47	80	150	1512	0	1789
Z: Unknown	2804	0	0	0	956815	959619
Total	7783	7853	7082	29669	956815	1009202

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	1.48%	3.63%	2.84%	3.15%	0.00%	0.15%
B: Undergraduate	60.40%	93.40%	92.88%	88.78%	0.00%	4.45%
C: Non-degree, coll	1.49%	1.95%	2.16%	2.98%	0.00%	0.13%
D: Voc/Tech, Post HS	0.60%	1.02%	2.12%	5.10%	0.00%	0.18%
Z: Unknown	36.03%	0.00%	0.00%	0.00%	100.00%	95.09%
Total	100%	100%	100%	100%	100%	100%

## **APPENDIX C**

### **MGIB FY09/10 UPDATES**

#### **National Guard**

Table 1: SR Basic Benefit Eligibility Status

cohort	No entitlement	Eligible	Eligibility suspended	Eligibility terminated	Unknown	Total
FY1985	1024	375	704	4390	576	7069
FY1986	3888	1405	2549	16046	1909	25797
FY1987	5043	1890	2919	20421	1293	31566
FY1988	5658	1873	2571	16111	1095	27308
FY1989	7024	2312	3069	16757	624	29786
FY1990	9081	2762	3475	16028	585	31931
FY1991	10283	2493	3632	10585	407	27400
FY1992	17247	4182	8335	19016	651	49431
FY1993	20153	4178	4880	8469	297	37977
FY1994	23015	4166	4786	6014	277	38258
FY1995	22134	3304	5950	3676	236	35300
FY1996	22572	4531	7756	3054	197	38110
FY1997	22392	5192	8425	2427	171	38607
FY1998	20824	4713	8104	1748	179	35568
FY1999	21679	5302	8726	1695	221	37623
FY2000	22496	6660	9632	2454	194	41436
FY2001	24603	8876	13220	2078	299	49076
FY2002	25728	12203	9657	2026	172	49786
FY2003	14661	15253	9999	2013	104	42030
FY2004	17952	15235	6277	1449	79	40992
FY2005	21658	16766	3767	1019	104	43314
FY2006	25710	30155	3746	1112	80	60803
FY2007	26322	32584	2610	568	17	62101
FY2008	30672	28689	1656	269	5	61291
FY2009	39614	9633	1166	314	110	50837
						=====
						993397

Table 2: VA Training Time Type

cohort	Less than half time	Half time	Three quarters	Full time	Subtotal	Unknown	Total
FY1985	128	292	254	1324	1998	5071	7069
FY1986	546	1262	1128	5621	8557	17240	25797
FY1987	828	1462	1282	6377	9949	21617	31566
FY1988	849	1308	1155	5729	9041	18267	27308
FY1989	1021	1539	1468	6975	11003	18783	29786
FY1990	1008	1590	1396	6669	10663	21268	31931
FY1991	716	1140	1021	4391	7268	20132	27400
FY1992	1328	2159	1999	8842	14328	35103	49431
FY1993	788	1268	1070	4918	8044	29933	37977
FY1994	695	1111	922	4194	6922	31336	38258
FY1995	598	959	856	3742	6155	29145	35300
FY1996	710	1139	1057	4780	7686	30424	38110
FY1997	823	1281	1136	5031	8271	30336	38607
FY1998	757	1269	1044	4750	7820	27748	35568
FY1999	792	1316	1171	5651	8930	28693	37623
FY2000	999	1613	1446	7265	11323	30113	41436
FY2001	1124	1905	1787	8777	13593	35483	49076
FY2002	972	1666	1563	7670	11871	37915	49786
FY2003	682	1171	1034	5212	8099	33931	42030
FY2004	606	1095	980	4759	7440	33552	40992
FY2005	694	1153	935	4932	7714	35600	43314
FY2006	960	1665	1467	7702	11794	49009	60803
FY2007	838	1361	1360	7420	10979	51122	62101
FY2008	366	626	683	4241	5916	55375	61291
FY2009	138	245	215	927	1525	49312	50837
=====	=====	=====	=====	=====	=====	=====	=====
	18966	31595	28429	137899	216889	776508	993397

Table 3: Type of Educational Program Entered  
FY1985-2009 Cohorts

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	333	604	545	2853	267	4602
B: Undergraduate	18119	30034	26843	125788	4065	204849
C: Non-degree, coll	348	477	456	3177	167	4625
D: Voc/Tech, Post HS	166	480	585	6081	387	7699
Z: Unknown	0	0	0	0	771622	771622
Total	18966	31595	28429	137899	776508	993397

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	1.76%	1.91%	1.92%	2.07%	0.03%	0.46%
B: Undergraduate	95.53%	95.06%	94.42%	91.22%	0.52%	20.62%
C: Non-degree, coll	1.83%	1.51%	1.60%	2.30%	0.02%	0.47%
D: Voc/Tech, Post HS	0.88%	1.52%	2.06%	4.41%	0.05%	0.78%
Z: Unknown	0.00%	0.00%	0.00%	0.00%	99.37%	77.68%
Total	100%	100%	100%	100%	100%	100%

Table 1: SR Basic Benefit Eligibility Status

cohort	No entitlement	Eligible	Eligibility suspended	Eligibility terminated	Unknown	Total
FY1985	964	434	660	4261	601	6920
FY1986	3563	1553	2451	15313	2014	24894
FY1987	4672	2171	2764	19243	1439	30289
FY1988	5156	2046	2375	14871	1252	25700
FY1989	6310	2321	2776	15038	776	27221
FY1990	8131	2784	3122	14008	777	28822
FY1991	9035	2442	3104	8493	603	23677
FY1992	15085	4430	6701	14206	958	41380
FY1993	17403	3311	3692	4817	630	29853
FY1994	19838	3544	3600	3594	630	31206
FY1995	18392	3042	3990	2462	654	28540
FY1996	18183	4132	5082	2157	712	30266
FY1997	17865	4697	5316	1925	746	30549
FY1998	16209	4636	5659	1536	765	28805
FY1999	16543	5619	5931	1722	1018	30833
FY2000	16972	7423	6641	2655	1318	35009
FY2001	18480	10164	9444	2308	1069	41465
FY2002	20078	13941	7237	2214	463	43933
FY2003	12541	15356	7712	2154	109	37872
FY2004	15242	15520	4989	1680	86	37517
FY2005	18847	17515	3083	1252	112	40809
FY2006	21786	31050	3348	1415	89	57688
FY2007	21974	33930	2529	1103	25	59561
FY2008	23332	33882	1827	782	7	59830
FY2009	29019	21609	1574	474	108	52784
FY2010	23976	760	451	525	17	25729
						=====
						911152

Table 2: VA Training Time Type

cohort	Less than half time	Half time	Three quarters	Full time	Subtotal	Unknown	Total
FY1985	125	15	16	60	216	6704	6920
FY1986	417	58	58	248	781	24113	24894
FY1987	407	72	63	310	852	29437	30289
FY1988	320	68	56	264	708	24992	25700
FY1989	289	86	81	356	812	26409	27221
FY1990	230	90	58	315	693	28129	28822
FY1991	178	75	44	253	550	23127	23677
FY1992	262	131	93	387	873	40507	41380
FY1993	163	105	66	258	592	29261	29853
FY1994	175	131	95	310	711	30495	31206
FY1995	153	130	104	345	732	27808	28540
FY1996	197	170	127	527	1021	29245	30266
FY1997	216	251	186	641	1294	29255	30549
FY1998	219	285	195	724	1423	27382	28805
FY1999	239	319	269	1021	1848	28985	30833
FY2000	381	450	379	1717	2927	32082	35009
FY2001	439	637	550	2389	4015	37450	41465
FY2002	461	688	626	2720	4495	39438	43933
FY2003	386	587	523	2319	3815	34057	37872
FY2004	415	627	585	2701	4328	33189	37517
FY2005	558	858	707	3603	5726	35083	40809
FY2006	891	1394	1299	6561	10145	47543	57688
FY2007	797	1291	1325	6964	10377	49184	59561
FY2008	456	845	971	6286	8558	51272	59830
FY2009	137	253	336	2560	3286	49498	52784
FY2010	34	37	33	146	250	25479	25729
	=====	=====	=====	=====	=====	=====	=====
	8545	9653	8845	43985	71028	840124	911152

Table 3: Type of Educational Program Entered  
FY1985-2010 Cohorts

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	100	216	177	958	0	1451
B: Undergraduate	5648	9122	8286	39996	0	63052
C: Non-degree, coll	146	181	194	1102	0	1623
D: Voc/Tech, Post HS	65	134	188	1929	0	2316
Z: Unknown	2586	0	0	0	840124	842710
Total	8545	9653	8845	43985	840124	911152

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	1.17%	2.24%	2.00%	2.18%	0.00%	0.16%
B: Undergraduate	66.10%	94.50%	93.68%	90.93%	0.00%	6.92%
C: Non-degree, coll	1.71%	1.88%	2.19%	2.51%	0.00%	0.18%
D: Voc/Tech, Post HS	0.76%	1.39%	2.13%	4.39%	0.00%	0.25%
Z: Unknown	30.26%	0.00%	0.00%	0.00%	100.00%	92.49%
Total	100%	100%	100%	100%	100%	100%



Table 1: SR Basic Benefit Eligibility Status

cohort	No entitlement	Eligible	Eligibility suspended	Eligibility terminated	Unknown	Total
FY1985	963	429	660	4263	601	6916
FY1986	3551	1547	2448	15315	2013	24874
FY1987	4660	2146	2768	19245	1439	30258
FY1988	5150	2024	2389	14868	1251	25682
FY1989	6296	2281	2798	15032	776	27183
FY1990	8103	2764	3115	14004	776	28762
FY1991	9024	2408	3122	8496	601	23651
FY1992	15062	4371	6720	14210	955	41318
FY1993	17355	3282	3719	4818	630	29804
FY1994	19792	3486	3630	3600	627	31135
FY1995	18349	3003	3994	2471	652	28469
FY1996	18148	4079	5088	2165	708	30188
FY1997	17821	4622	5342	1937	743	30465
FY1998	16147	4563	5665	1571	757	28703
FY1999	16480	5544	5924	1761	1009	30718
FY2000	16884	7248	6644	2741	1306	34823
FY2001	18389	9943	9410	2429	1061	41232
FY2002	19941	13618	7254	2326	459	43598
FY2003	12460	14668	7725	2245	109	37207
FY2004	15065	14245	4988	1776	86	36160
FY2005	18559	17229	3091	1370	112	40361
FY2006	21322	30447	3394	1590	90	56843
FY2007	20877	33464	2584	1305	25	58255
FY2008	21536	34326	1930	957	6	58755
FY2009	21168	28456	1568	545	63	51800
FY2010	41263	7664	1041	585	16	50569
						=====
						927729

Table 2: VA Training Time Type

cohort	Less than half time	Half time	Three quarters	Full time	Subtotal	Unknown	Total
FY1985	125	15	16	60	216	6700	6916
FY1986	418	58	59	247	782	24092	24874
FY1987	407	72	63	310	852	29406	30258
FY1988	320	68	55	263	706	24976	25682
FY1989	290	87	81	356	814	26369	27183
FY1990	229	89	57	314	689	28073	28762
FY1991	178	74	45	254	551	23100	23651
FY1992	263	131	94	387	875	40443	41318
FY1993	162	107	65	260	594	29210	29804
FY1994	174	133	91	309	707	30428	31135
FY1995	153	131	102	345	731	27738	28469
FY1996	194	175	123	530	1022	29166	30188
FY1997	219	249	187	646	1301	29164	30465
FY1998	215	284	199	723	1421	27282	28703
FY1999	239	320	270	1026	1855	28863	30718
FY2000	372	444	378	1742	2936	31887	34823
FY2001	437	648	545	2385	4015	37217	41232
FY2002	454	703	627	2717	4501	39097	43598
FY2003	384	577	510	2281	3752	33455	37207
FY2004	399	601	552	2470	4022	32138	36160
FY2005	575	916	742	3524	5757	34604	40361
FY2006	952	1493	1365	6389	10199	46644	56843
FY2007	926	1492	1473	6781	10672	47583	58255
FY2008	742	1226	1361	7174	10503	48252	58755
FY2009	366	628	790	4794	6578	45222	51800
FY2010	74	87	90	450	701	49868	50569
	=====	=====	=====	=====	=====	=====	=====
	9267	10808	9940	46737	76752	850977	927729

Table 3: Type of Educational Program Entered  
FY1985-2010 Cohorts

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	107	227	196	1049	0	1579
B: Undergraduate	6340	10253	9343	42264	0	68201
C: Non-degree, coll	163	194	215	1265	0	1837
D: Voc/Tech, Post HS	70	134	186	2159	0	2549
Z: Unknown	2587	0	0	0	850976	853563
Total	9267	10808	9940	46737	850976	927729

	< half time	Half time	3/4 time	Full time	Unknown	Total
A: Graduate	1.15%	2.10%	1.97%	2.24%	0.00%	0.17%
B: Undergraduate	68.41%	94.86%	93.99%	90.43%	0.00%	7.35%
C: Non-degree, coll	1.76%	1.79%	2.16%	2.71%	0.00%	0.20%
D: Voc/Tech, Post HS	0.76%	1.24%	1.87%	4.62%	0.00%	0.27%
Z: Unknown	27.92%	0.00%	0.00%	0.00%	100.00%	92.00%
Total	100%	100%	100%	100%	100%	100%